## UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MICHIGAN

IN RE:

Case No:16-47502

Chapter 13 Hon: MCIVOR

Daniel Adamowicz Jr.

Debtor(s).

CHRISTOPHER E. FRANK (P67169)

Attorney for Creditor
P.O. Box 2191

Royal Oak, MI 48068

248-268-2224

David Milstein 38701 Seven Mile Road Ste 445 Livonia, MI 48152 (734) 953-1161

ORDER TO MODIFY THE AUTOMATIC STAY
AS TO CREDIT UNION ONE

<u>IT</u> IS HEREBY ORDERED between the parties herein, that the automatic stay shall be modified as to Creditor, Credit Union One, said creditor having validly secured claims in the 2011 Ford Taurus:

IT IS FURTHER ORDERED that in the event that debtor(s) fails(s) to maintain payments to the trustee commencing with payments due on or after August 15, 2018, Creditor may submit a notice of Default, served upon debtor and debtor's counsel and permitting 21 days from the service of the notice in which to cure any and all defaults. If debtor(s) fails to cure the default after having been provided with notice under the provisions of this order, then the Creditor may submit an Order of Lift of Stay to the Bankruptcy Court along with an affidavit attesting to a failure to maintain payments, and the stay shall be lifted without a further hearing, or notice. IT IS FURTHER ORDERED that in the event Credit Union One does not receive any disbursement from the Chapter 13 Trustee with the October 2018 disbursement, an affidavit of default shall be entered and the stay shall be lifted immediately.

IT IS FURTHER ORDERED that in the event that after Creditor submits two affidavits of default for debtor's failure to maintain payments to the trustee, upon the third default, Creditor may submit an Order of Lift of Stay to the Bankruptcy Court along with an affidavit attesting to a failure to maintain payments, and the stay shall be lifted without a further hearing, or notice.

IT IS FURTHER ORDERED that this Order shall be effective despite any conversion of the case to another chapter of Title 11 of the United States Bankruptcy Code.

Signed on August 01, 2018



/s/ Marci B. McIvor

Marci B. McIvor United States Bankruptcy Judge